

# ANDHRA PRAGATHI GRAMEENA BANK SUO MOTO DISCLOSURE UNDER SECTION 4 (updated as on 30.07.2024)

## 1. ORGANISATION AND FUNCTION

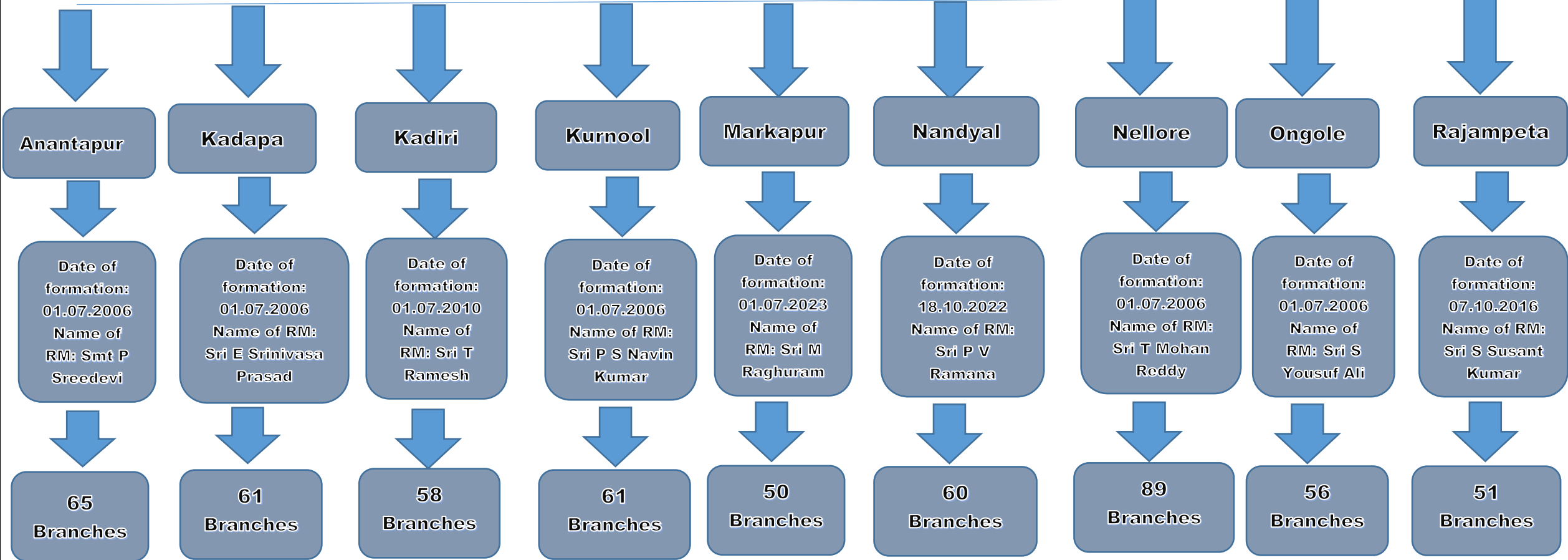
S. NO.	ITEM	DETAILS OF DISCLOSURE	INFORMATION
1.1	<b>Particulars of its organization, functions and duties [Sec 4(1)(b)(i)]</b>	<b>Name and address of the Organization</b>	Andhra Pragathi Grameena Bank,  Address: ANDHRA PRAGATHI GRAMEENA BANK, Head Office Beside Mariyapuram Church, Mariyapuram Kadapa - AP-516003 Fax: 08562 244169 E-mail:pragathibank@apgb.in
		<b>(ii) Head of the organization</b>	Chairman - Shri. Satyaprakash Singh  <a href="#">Chairman's message</a>
		<b>(iii) Vision, Mission and Key objectives</b>	Vision: Placing our Organization at the highest altitude among the RRBs in the country and making it financially strong, viable, vibrant and an effective proactive instrument of social change, with an eye to work for overall development of the people and the economy of the operational area, through aggressive banking.  Mission: <ul style="list-style-type: none"><li>To increase the business on a sustainable manner with consistent efforts and bringing all the house holds in the</li></ul>

			<p>operational area into banking folds.</p> <ul style="list-style-type: none"> <li>• To fine-tune the existing products and design new products and services to match the competition prevailing in the market.</li> <li>• To mould the staff of the bank as computer literate and technologically savvy and to achieve hundred percent computerization of branches.</li> <li>• To continue to be a true friend, philosopher and guide to customers with dedicated service and accelerate the pace of development of the operational area for accomplishing the Bank's Objectives</li> </ul>
		<p><b>(iv) Function and duties</b></p>	<p>The main function of the Bank is to accept deposits from the public and lend to the public as per the norms prescribed by the RBI/Government of India and as prescribed by the Bank's Board and rendering of services to customers such as collection of cheques and issuance of Demand Drafts. Presently, the Government of India's share in the Bank is 50%, Sponsor Bank i.e. Canara Bank's share is 35% and Andhra Pradesh Government's share is 15%. The Bank is managed by a duly constituted Board of Directors which includes nominees from Govt. of India, Reserve Bank of India, National Bank and State Govt</p>
	<p><b>(v) Organization Chart</b></p>	<p>Andhra Pragathi Grameena Bank operates in 10 districts of Andhra Pradesh having Branch network of 551, 9 Regional Offices and Head office at Kadapa.</p> <p>Organization Chart is as follows,</p> <p><b>Head Office → Regional office → Branch</b></p>	

**HEAD OFFICE**



**9 Regional Offices**



**BOARD OF DIRECTORS**



**CHAIRMAN**



**GENERAL  
MANAGER 01**

**GENERAL  
MANAGER 02**

**GENERAL  
MANAGER 03**

**GENERAL  
MANAGER 04**

**GENERAL  
MANAGER 05**

**GENERAL  
MANAGER 06**

		<p><b>(vi) Any other details- the genesis, inception, formation of the department and the HoDs from time to time as well as the committees /Commissions constituted from time to time have been dealt</b></p>	<p>Andhra Pragathi Grameena Bank came into existence from 01.06.2006 by amalgamating Rayalaseema Grameena Bank, Sri Anantha Grameena Bank and Pinakini Grameena Bank consequent upon the Government of India Notification dt.01.06.2006. The Bank is constituted under Regional Rural Banks Act 1976. The Bank is having its Head Office at KADAPA with a jurisdiction of 10 districts namely Anantapuramu, Annamayya, Bapatla, YSR Kadapa, Kurnool, Nandyal, SPSR Nellore, Prakasam, Sri Satya Sai and Tirupathi. The Bank is having 9 Regional Offices with its Headquarters at 6 district Head Quarters, Kadiri of Sri Satya Sai district, Markapuram of Prakasam district and in Rajampet of Annamayya district. The Bank is providing banking services with its 551 branches. The Bank is catering to the needs of Rural Poor mainly and to all other sectors also. The Bank has been playing a pivotal role in economic development of its operational area by outreaching the people in the countryside.</p>
1.2	<p><b>Power and duties of its officers and employees [Sec 4(1) (b)(ii)]</b></p>	<p><b>Powers and duties of officers (administrative, financial and judicial) Power and duties of other employees</b></p>	<p>All the officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Board of Directors of the Bank, which is revised from time to time, depending upon the organization's requirement and also Government / RBI / NABARD guidelines. The concerned sanctioning authority takes decision to sanction a loan or otherwise on merits of each proposal.</p>
		<p><b>(iii) Rules/ orders under which powers and duty are derived and</b></p>	<p>Duties of the Officers and Employee of Andhra Pragathi Grameena Bank is governed by Andhra Pragathi Grameena Bank (Officers 'and Employees') Service Regulations 2010.</p> <p><a href="https://apgb.in/Staff%20service%20regulations-apgb.pdf">https://apgb.in/Staff%20service%20regulations-apgb.pdf</a></p>
		<p><b>(iv) Exercised</b></p>	
		<p><b>(v) Work allocation</b></p>	

1.3	<b>Procedure followed in decision making process [Sec 4(1)(b)(iii)]</b>	<b>Process of decision making Identify key decision making points</b>	<ul style="list-style-type: none"> <li>▪ There is a well-defined system in the Bank for decision making process.</li> <li>▪ Lending and administrative decisions are taken at various levels by the Bank officials based on the powers delegated to them by the Board of Directors.</li> <li>▪ Branches receive applications for credit facilities and as per delegation either dispose the credit proposal at branch level or recommend it to delegated authority for taking decision regarding disposal of credit proposal.</li> <li>▪ All the functions of the Bank are subjected to periodic/Internal/Concurrent Audit/Statutory Audit as well as supervision of RBI u/s 35 of Banking Regulation Act 1949. There is a well-defined organizational structure and clear system of accountability based on NABARD / RBI / CVC guidelines.</li> </ul>
		<b>(ii) Final decision making authority</b>	<p>Board of Directors</p> <p>List of Board of Directors from 2015 is available on Banks website at <a href="https://apgb.in/BoDsfrom2015.pdf">https://apgb.in/BoDsfrom2015.pdf</a></p>
		<b>(iii) Related provisions, acts, rules etc.</b>	<p>The important policies of the Bank are available under policies section of Bank's website <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></p> <p><a href="#">List of RBI Circulars</a></p> <p><a href="#">NABARD Circulars</a></p>
		<b>(iv) Time limit for taking a decisions, if any</b>	Time limit for taking a decision is as prescribed in the above stated policies.

		<b>(v) Channel of supervision and accountability</b>	The channel of supervision and accountability follows the organizational chart. Every officer is accountable for the duties assigned by higher authorities from time to time.
1.4	<b>Norms for discharge of functions[Section 4(1)(b)(iv)]</b>	<b>(i)Nature of functions/ services offered</b>	The important policies of the Bank are available under products & services section of Bank's website <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>
		<b>(ii) Norms/ standards for functions/ service delivery</b>	<p><b>Targets are allotted buy DFS as per business viability plan.</b> For achieving target as allotted by DFS, norms are set by the Andhra Pragathi Grameena bank for the discharge of its functions.</p> <p>Bank follows the directions issued by the Board of Directors through policies duly approved by it and guidelines issued by the Regulators Govt.of India, Reserve Bank of India, NABARD and Sponsor Bank.</p>
		<b>(iii) Process by which these services can be accessed</b>	
		<b>(iv) Time-limit for achieving the targets</b>	
		<b>(v) Process of redress of grievances</b>	

1.5	<b>Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]</b>	<b>i. Title and nature of the record/ manual/instruction.</b>	<p>Duties of the Officers and Employee of Andhra Pragathi Grameena Bank is governed by Andhra Pragathi Grameena Bank (Officers 'and Employees') Service Regulations 2010.</p> <p><a href="https://apgb.in/Staff%20service%20regulations-apgb.pdf">https://apgb.in/Staff%20service%20regulations-apgb.pdf</a></p>
<b>ii. List of Rules, regulations, Instructions manuals and records.</b>		<p>Apart from the above the manuals, circulars and policies of the Bank used by the officers/employees for discharging various functions are available at Bank's staff portal. These are meant for Bank's internal circulation.</p> <p><a href="#">Regional Rural Bank's Act</a></p>	
<b>iii. Acts / Rules manuals etc.</b>			
<b>iv. Transfer Policy and transfer orders</b>		<p>Transfer policy of the Bank is available on Bank's website at <a href="https://apgb.in/Transfer%20Policy-apgb.pdf">https://apgb.in/Transfer%20Policy-apgb.pdf</a></p>	
1.6	<b>Categories of documents held by the authority under its control [Section 4(1)(b) (vi)]</b>	<b>i. Categories of documents</b>	<p>The documents obtained/executed at the time of lending by the customers / borrowers / guarantors etc for availing Bank's services are available with branches/ offices of Bank.</p>
<b>ii. Custodian of documents/ categories</b>		<p>Documents such as account opening form, safe locker agreement, KYC and other documents of Bank's costumers, which are of commercial value is available with the Branch/offices, under fiduciary relationship and can be shared with the concerned costumer.</p> <p>Custodian of documents for loan documents, account opening form, safe locker agreement, KYC and other documents of Bank's costumers is Branch.</p> <p>Custodian of documents for other documents such as staff related Circular policies etc. is, Regional</p>	



			Office & Head Office.
1.7	<b>Boards, Councils, Committees and other Bodies constituted as part of the Public Authority</b>  <b>[Section 4(1)(b)(viii)]</b>	<b>(i) Name of Boards, Council, Committee etc.</b>  <b>(ii) Composition</b>  <b>(iii) Dates from which constituted</b>	<p>Details of Board of Directors are available in Bank's official website at <a href="https://www.apgb.in/directors.php">https://www.apgb.in/directors.php</a></p> <p>Compositions of Board is governed by section 09 of THE REGIONAL RURAL BANKS ACT, 1976, which is as follows,</p> <p>9. Board of directors.—(1) The Board of directors shall consist of the Chairman appointed under sub-section (1) of section 11, and the following other members, namely:—</p> <p>(a) two directors, who are not officers of the Central Government, State Government, Reserve Bank, National Bank, Sponsor Bank or any other bank, to be nominated by the Central Government; [Provided that no person shall be nominated as a director, if he is already a director on the Board of any other Regional Rural Bank;]</p> <p>(b) one director, who is an officer of the Reserve Bank, to be nominated by that Bank;</p> <p>(c) one director, who is an officer of the National Bank, to be nominated by that Bank;</p> <p>(d) two directors, who are officers of the Sponsor Bank, to be nominated by that Bank;</p> <p style="text-align: center;">and</p> <p>(e) two directors, who are officers of the concerned State Government, to be nominated by that Government:</p> <p>(f) such number of directors elected by the shareholders other than the directors nominated by the Central Government, the State Government, the Sponsor Bank and other institutions owned or</p>

		<p><b>(iv) Term/ Tenure</b></p>	<p>controlled by the Central Government or the State Government, whose names are entered in the register of shareholders of the Regional Rural Bank at least ninety days before the date of the meeting in which the election of Directors takes place on the following basis, namely:</p> <p>(i) Where the total amount of equity share capital issued to such shareholders is ten per cent. or less of the total issued equity capital, one director shall be elected from such shareholders;</p> <p>(ii) Where the total amount of equity share capital issued to such shareholders is more than ten per cent. but less than twenty-five per cent. of the total issued equity capital, two directors shall be elected from the shareholders including the shareholders referred to in sub-clause (i)</p> <p>(iii) Where the total amount of equity share capital issued to such shareholders is twenty-five per cent. or more of the total issued equity capital, three directors shall be elected from the shareholders including shareholders referred to in sub-clauses (i) and (ii).]</p> <p>(2) The Central Government may increase the number of members of the Board; so, however, that the number of directors does not exceed fifteen in the aggregate and also prescribe the manner in which the additional number may be filled in.</p> <p>(3) The Central Government may appoint an officer of the Central Government on the Board of Regional Rural Banks, if it considers necessary for the purposes of effective functioning of the Regional Rural Banks.</p> <hr/> <p>As per section 10 of THE REGIONAL RURAL BANKS ACT, 1976, A director nominated under clause (a) of sub-section (1) of section 9 shall hold office during the pleasure of the Central Government and for such term, not exceeding three years, from the date on which he assumes his office, as the Central Government may specify at the time of his nomination and shall be eligible for re nomination: Provided that no such director shall hold office either continuously or intermittently for a period exceeding six years.]</p> <p>Bank functions through various committees and such committees advise the Bank on various issues, The committees includes :</p> <ul style="list-style-type: none"> <li>• Asset and Liability Committee,</li> </ul>
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		<p><b>(v) Powers and functions</b></p> <ul style="list-style-type: none"> <li>• Central Audit Committee</li> <li>• Audit Committee of the Board</li> <li>• Risk Management Committee</li> <li>• Risk Management Committee of the Board</li> </ul>
		<p><b>(vi) Whether their meetings are open to the public?</b></p> <p>Public is not entitled to participate in the above committee meetings and minutes are not accessible to public. However, changes made if any in any product, scheme, ROI etc. is done in any board meeting same is updated on bank's official website under relevant tab.</p>
		<p><b>(vii) Whether the minutes of the meetings are open to the public?</b></p> <p>Further Public may also refer to "Annual Report" <a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a> &amp; "Balance Sheet" <a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a> of the Bank for more details.</p>
		<p><b>(viii) Place where the minutes if open to the public are available?</b></p>
1.8	<p><b>Directory of officers and employees [Section 4(1) (b) (ix)]</b></p>	<p><b>(i) Name and designation</b></p> <p>Details of staff, working place &amp; gross salary are available on Bank's official website at <a href="https://apgb.in/Staff%20Details-apgb.pdf">https://apgb.in/Staff%20Details-apgb.pdf</a></p> <p>Address and contact details of Branches are available on Bank's official website at <a href="https://www.apgb.in/branch-location.php">https://www.apgb.in/branch-location.php</a></p>
		<p><b>(ii) Telephone , fax and email ID</b></p>
	<p><b>Monthly Remuneration received by officers &amp; employees including system of compensation [Section 4(1) (b)]</b></p>	<p><b>(i) List of employees with Gross monthly remuneration</b></p> <p>Details of staff, working place &amp; gross salary are available on Bank's official website at <a href="https://apgb.in/Staff%20Details-apgb.pdf">https://apgb.in/Staff%20Details-apgb.pdf</a></p>

		(ii) System of compensation provided in its regulations as	<p>The pay scales for different cadres of the employees/ officers are available on Bank's official website at <a href="https://apgb.in/Salary%20pay%20Scales-apgb.pdf">https://apgb.in/Salary%20pay%20Scales-apgb.pdf</a></p> <p>In addition, employees are entitled for LTC, gratuity and other allowances as per staff service regulations of the Bank.</p>
1.10	Name, designation and other particulars of public information officers [Sec4(1) (b) (xvi)]	<p>Name and designation of the public information officer (PIO), Assistant Public Information (s) &amp; Appellate Authority</p> <p>(ii) Address, telephone numbers and email ID of each designated official.</p>	Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority along with address is available on Bank's official website at <a href="https://www.apgb.in/images/RTI%20CPIO%20Details_08.05.2024.pdf">https://www.apgb.in/images/RTI%20CPIO%20Details_08.05.2024.pdf</a>
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))	No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings	The information is confidential; therefore, the same is not uploaded on Bank's Website for public access.

		<b>(ii) Finalized for Minor penalty or major penalty proceedings</b>	The information is confidential, therefore, the same is not uploaded on Bank's Website for public access.
1.12	<b>Programmes to advance understanding of RTI (Section 26)</b>	<b>(i) Educational programs</b>	Andhra Pragathi Grameena Bank organizes session on RTI awareness from Time to Time, for proper understanding of RTI act.
		<b>(ii) Efforts to encourage public authority to participate in these programs</b>	RTI letters, emails communications are sent to all the Regional offices and circulars are issued from time to time.
		<b>(iii) Training of CPIO /APIO</b>	NIL
		<b>(iv) Update &amp; publish guidelines on RTI by the Public Authorities concerned</b>	Andhra Pragathi Grameena Bank updates guidelines on Bank's official website under RTI section act on regular intervals. The last updation was done on 20.06.2024.
1.13	<b>Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]</b>		<p>Transfer policy of the Bank is available on Bank's website at <a href="https://apgb.in/Transfer%20Policy-apgb.pdf">https://apgb.in/Transfer%20Policy-apgb.pdf</a></p> <p>Transfer Orders of the Bank is available on Bank's website at <a href="https://apgb.in/GT-2023-All%20Transfers.pdf">https://apgb.in/GT-2023-All%20Transfers.pdf</a></p>

## 2. Budget and Programme

S. No.	Item	Details of disclosure	Remarks
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc. [Section 4(1)(b)(xi)]	(i) Total Budget for the public authority	Details of expenditure is available in Balance sheet of the Bank on Bank's official address of the Bank at <a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a>
		(ii) Budget for each agency and plan & programmes	
		(iii) Proposed expenditures	
		(iv) Revised budget for each agency, if any	
		(v) Report on disbursements made and place where the related reports are available	Details of expenditure is available in Balance sheet of the Bank on Bank's official address of the Bank at <a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a>

2.2	<b>Foreign and domestic tours (F. No. 1/8/2012- IR dt. 11.9.2012)</b>	<b>(i) Budget</b>	There is no separate budget for foreign and domestic tours. It is met out of general budget.
		<b>Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department.</b> <b>Places visited</b> The period of visit  <b>The number of members in the official delegation</b> Expenditure on the visit	Not applicable
		<b>Information related to procurements Notice/tender enquires, and corrigenda if any thereon, Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, The works contracts concluded – in any such combination of the above- and The rate /rates and the total amount at which such procurement or works contract is to be executed.</b>	Information relating to tenders is available on Bank's official website at <a href="https://www.apgb.in/tender1.php">https://www.apgb.in/tender1.php</a>

2.3	<b>Manner of execution of subsidy programme [Section 4(i)(b)(xii)]</b>	<b>(i)Name of the programme of activity</b>	There are no subsidy programs or plans carried out by bank, however government subsidy program / scheme for lending activities are operated through the bank account maintained with various branches, the subsidy amount is transferred to the concerned beneficiary through DBT (Direct benefit transfer) of the Bank.
		<b>(ii) Objective of the programme</b>	Not applicable
		<b>(iii)Procedure to avail benefits</b>	Not applicable
		<b>(iv)Duration of the programme/ scheme</b>	Not applicable
		<b>(v) Physical and financial targets of programme</b>	Not applicable
		<b>(vi)Nature/scale of subsidy/amount allotted</b>	Not applicable
		<b>(vii)Eligibility criteria for grant of subsidy</b>	Not applicable
		<b>(viii) Details of beneficiaries of subsidy programme (number, profile etc)</b>	Not applicable
2.4	<b>Discretionary and non- discretionary</b>	<b>(i)Discretionary and non-discretionary grants/allocations</b>	Not applicable



	grants [F.No. 1/6/2011-IR dt. 15.04.2013]	to State Govt./ NGOs/other institutions	
		(ii)Annual accounts of all legal entities who are provided grants by public authorities	Not applicable
2.5	Particulars of Recipients of concessions, permits of authorizations granted by the public authority [Section 4(1) (b) (xiii)]	Concessions, permits or authorizations granted by public authority	Not applicable
		For each concessions, permit or authorization granted Eligibility criteria Procedure for getting the concession/ grant and/ or permits of authorizations  Name and address of the recipients given concessions/ permits or authorizations Date of award of concessions /permits of authorizations	Not applicable
2.6	CAG &PAC paras [F.No. 1/6/2011- IR dt. 15.4.2013]	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Audited Report 2022-23 of the Bank is available at <a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a>

### 3. Publicity Band Public interface

S.No.	Item	Details of disclosure	Remarks																																				
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation there of [Section 4(1)(b)(vii)]  [F No 1/6/2011- IR dt. 15.04.2013]	Arrangement for consultations with or representation by the members of the public  (i) Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	<p><u>Following information is easily accessible by Citizen:</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Home</td> <td><a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></td> </tr> <tr> <td>About us</td> <td>About us section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></td> </tr> <tr> <td>Our Schemes</td> <td>Products &amp; Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></td> </tr> <tr> <td>Recruitment</td> <td><a href="https://www.apgb.in/recruitment.php">https://www.apgb.in/recruitment.php</a></td> </tr> <tr> <td>Pension</td> <td><a href="https://www.apgb.in/staffcorner.php">https://www.apgb.in/staffcorner.php</a></td> </tr> <tr> <td>Photo Gallery</td> <td><a href="https://www.apgb.in/gallery.php">https://www.apgb.in/gallery.php</a></td> </tr> <tr> <td>RTI</td> <td><a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a></td> </tr> <tr> <td>Financial Inclusion</td> <td><a href="https://www.apgb.in/financial-inclusion.php">https://www.apgb.in/financial-inclusion.php</a></td> </tr> <tr> <td>Interest Rates</td> <td>Products &amp; Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></td> </tr> <tr> <td>Contact Us</td> <td><a href="https://www.apgb.in/contact.php">https://www.apgb.in/contact.php</a></td> </tr> <tr> <td>Annual Report</td> <td><a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a></td> </tr> <tr> <td>Balance Sheet</td> <td><a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a></td> </tr> <tr> <td>Complaints</td> <td><a href="https://www.apgb.in/complaint.php">https://www.apgb.in/complaint.php</a></td> </tr> <tr> <td>Board of Directors</td> <td><a href="https://www.apgb.in/directors.php">https://www.apgb.in/directors.php</a></td> </tr> <tr> <td>Tender</td> <td><a href="https://www.apgb.in/tender1.php">https://www.apgb.in/tender1.php</a></td> </tr> <tr> <td>Policy</td> <td>Policies section of <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a></td> </tr> <tr> <td>Comprehensive Compensation Policy</td> <td><a href="https://www.apgb.in/compensation-policy.php">https://www.apgb.in/compensation-policy.php</a></td> </tr> <tr> <td>Customer Rights Policy</td> <td><a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a></td> </tr> </table>	Home	<a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>	About us	About us section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>	Our Schemes	Products & Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>	Recruitment	<a href="https://www.apgb.in/recruitment.php">https://www.apgb.in/recruitment.php</a>	Pension	<a href="https://www.apgb.in/staffcorner.php">https://www.apgb.in/staffcorner.php</a>	Photo Gallery	<a href="https://www.apgb.in/gallery.php">https://www.apgb.in/gallery.php</a>	RTI	<a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a>	Financial Inclusion	<a href="https://www.apgb.in/financial-inclusion.php">https://www.apgb.in/financial-inclusion.php</a>	Interest Rates	Products & Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>	Contact Us	<a href="https://www.apgb.in/contact.php">https://www.apgb.in/contact.php</a>	Annual Report	<a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a>	Balance Sheet	<a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a>	Complaints	<a href="https://www.apgb.in/complaint.php">https://www.apgb.in/complaint.php</a>	Board of Directors	<a href="https://www.apgb.in/directors.php">https://www.apgb.in/directors.php</a>	Tender	<a href="https://www.apgb.in/tender1.php">https://www.apgb.in/tender1.php</a>	Policy	Policies section of <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>	Comprehensive Compensation Policy	<a href="https://www.apgb.in/compensation-policy.php">https://www.apgb.in/compensation-policy.php</a>	Customer Rights Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>
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Customer Rights Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>																																						

			Grievance Redressal Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>
			Service Charge	<a href="https://www.apgb.in/service-charges.php">https://www.apgb.in/service-charges.php</a>
		<p><b>Arrangements for consultation with or representation by Members of the public in policy formulation/ policy implementation Day &amp; time allotted for visitors Contact details of Information &amp; Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants</b></p>	<p>There is no arrangement for consultation with the members of Public in formulating any of the Policies of the bank. However the Board of the Bank includes directors from various disciplines as nominated by the Government of India in consultation with Reserve Bank of India/NABARD.</p> <p>As per the present arrangement, the shareholders if any can raise issues concerning policies in Board Meetings. Further the Bank's Annual results is published in Newspapers and uploaded on Bank's official website for information of public at a larger, as well as the shareholders</p>	
		<p><b>Public- private partnerships (PPP)</b></p> <p><b>(i) Details of Special Purpose Vehicle (SPV), if any</b></p>	Not applicable	
		<p><b>(ii) Detailed project reports (DPRs)</b></p>	Not applicable	

		<b>(iii) Concession agreements.</b>	Not applicable	
		<b>(iv) Operation and maintenance manuals</b>	Not applicable	
		<b>(v) Other documents generated as part of the implementation of the PPP</b>	Not applicable	
		<b>(vi) Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorization from the government</b>	Not applicable	
		<b>(vii) Information relating to outputs and outcomes</b>	Not applicable	
		<b>(viii) The process of the selection of the private sector party (concessionaire etc.)</b>	Not applicable	
		<b>(ix) All payment made under the PPP project</b>	Not applicable	
<b>3.2</b>	<b>Are the details of policies / decisions, which affect</b>	<b>Publish all relevant facts while formulating important policies or announcing decisions which affect</b>	Comprehensive Compensation Policy	<a href="https://www.apgb.in/compensation-policy.php">https://www.apgb.in/compensation-policy.php</a>
			Customer Rights Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>
			Grievance Redressal Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>
			MSME Policy	<a href="https://www.apgb.in/MSME_POLICY.pdf">https://www.apgb.in/MSME_POLICY.pdf</a>

	<b>public, informed to them [Section 4(1) (c)]</b>	<b>public to make the process more interactive;</b>  <b>(i) Policy decisions/ legislations taken in the previous one year</b>	Resolution Framework-2.0	<a href="https://www.apgb.in/Resolution%20Framework-2.0-MSME.pdf">https://www.apgb.in/Resolution%20Framework-2.0-MSME.pdf</a>
			<a href="https://www.apgb.in/pdf/MICROINANCETRMSFORAPGBWEBSITE.pdf">Guidelines on fair practices code for Microfinance loans</a>	<a href="https://www.apgb.in/pdf/MICROINANCETRMSFORAPGBWEBSITE.pdf">https://www.apgb.in/pdf/MICROINANCETRMSFORAPGBWEBSITE.pdf</a>
		<b>(ii) Outline the Public consultation process</b>	<a href="#">Feedback</a>	
		<b>(iii) Outline the arrangement for consultation before formulation of Policy.</b>	<a href="#">Feedback</a>	
3.3	<b>Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]</b>	<b>Use of the most effective means of communication</b>  <b>(i) Internet (website)</b>	Internet	
3.4	<b>Form of accessibility of information manual/ handbook [Section 4(1)(b)]</b>	<b>Information manual / handbook available in</b>  <b>(i) Electronic format</b>	<a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a>	
		<b>(ii) Printed format</b>	The printed format of the manual is available in the office of CPIO.	
3.5	<b>Whether information manual/ handbook available</b>	<b>List of materials available</b>  <b>(i) Free of cost</b>	Home	<a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>
			About us	About us section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>
			Our Schemes	Products & Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>

free of cost or not [Section 4(1)(b)]	Recruitment	<a href="https://www.apgb.in/recruitment.php">https://www.apgb.in/recruitment.php</a>
	Pension	<a href="https://www.apgb.in/staffcorner.php">https://www.apgb.in/staffcorner.php</a>
	Photo Gallery	<a href="https://www.apgb.in/gallery.php">https://www.apgb.in/gallery.php</a>
	RTI	<a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a>
	Financial Inclusion	<a href="https://www.apgb.in/financial-inclusion.php">https://www.apgb.in/financial-inclusion.php</a>
	Interest Rates	Products & Services section on <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>
	Contact Us	<a href="https://www.apgb.in/contact.php">https://www.apgb.in/contact.php</a>
	Annual Report	<a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a>
	Balance Sheet	<a href="https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf">https://www.apgb.in/pdf/Audited%20BS-31.03.2024.pdf</a>
	Complaints	<a href="https://www.apgb.in/complaint.php">https://www.apgb.in/complaint.php</a>
	Board of Directors	<a href="https://www.apgb.in/directors.php">https://www.apgb.in/directors.php</a>
	Tender	<a href="https://www.apgb.in/tender1.php">https://www.apgb.in/tender1.php</a>
	Policy	Policies section of <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>
	Comprehensive Compensation Policy	<a href="https://www.apgb.in/compensation-policy.php">https://www.apgb.in/compensation-policy.php</a>
	Customer Rights Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>
Grievance Redressal Policy	<a href="https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf">https://www.apgb.in/CUSTOMER_RIGHTS_POLICY.pdf</a>	
Service Charge	<a href="https://www.apgb.in/service-charges.php">https://www.apgb.in/service-charges.php</a>	
(ii) At a reasonable cost of the medium	Certified copy of above material can be obtained by citizen after payment of requisite fee as prescribed under rule 04 and 05 of RTI rules 2005, from the office of CPIO.	

## 4. E. Governance

S .No.	Item	Details of disclosure	Remarks
4.1	Language in which Information Manual/ Handbook Available [F No. 1/6/2011- IR dt. 15.4.2013]	(i) English	Yes
		(ii) Vernacular/ Local Language	No
4.2	When was the information Manual/Handbook last updated? [F.No. 1/6/2011-IR dt 15.4.2013]	Last date of Annual updation	20-06-2024
4.3	Information available in electronic form [Section 4(1)(b)(xiv)]	(i) Details of information available in electronic form	Please refer point no 3.5 as mentioned above
		(ii) Name/ title of the document/record/ other information	
		(iii) Location where available	
4.4	Particulars of facilities available to citizen for obtaining information [Section 4(1)(b)(xv)]	(i) Name & location of the faculty	Online from official website, link to access the same is, <a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a> for details of information please refer point no 3.5 as mentioned above.
		(ii) Details of information made available	
		(iii) Working hours of the facility	10:00 AM to 05:00PM

		<b>(iv) Contact person &amp; contact details (Phone, fax email)</b>	<p>Online from official website, link to access the same is, <a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a> for details of information please refer point no 3.5 as mentioned above.</p> <p><a href="#">List of CPIOs &amp; Contact details</a></p>			
4.5	Such other information as may be prescribed under section 4(i) (b)(xvii)	<b>(i) Grievance redressal mechanism</b>	“complaints” Tab, <a href="https://www.apgb.in/complaint.php">https://www.apgb.in/complaint.php</a>			
		<b>(ii) Details of applications received under RTI and information provided</b>	S.No	FY	Application received	Application Disposed
			1.	2023-24	125	125
		<b>(iii) List of completed schemes/ projects/ Programmes</b>	List of products and Services offered are available under “Products & Services “ tab on Bank’s website <a href="https://www.apgb.in/index.php">https://www.apgb.in/index.php</a>			
		<b>(iv) List of schemes/ projects/ programme underway</b>	Not Applicable.			
		<b>(v) Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract</b>	Details of tenders are available at <a href="https://www.apgb.in/tender1.php">https://www.apgb.in/tender1.php</a>			
		<b>(vi) Annual Report</b>	<a href="https://www.apgb.in/annual22-2023.pdf">https://www.apgb.in/annual22-2023.pdf</a>			



		(vii) Frequently Asked Question (FAQs)	<a href="https://www.apgb.in/rti-info.php">https://www.apgb.in/rti-info.php</a>			
		Any other information such as Citizen's Charter	<a href="#">CUSTOMER RIGHTS POLICY.pdf (apgb.in)</a>			
		b) Result Framework Document (RFD)	Not applicable			
		c) Six monthly reports on the	Not applicable			
		d) Performance against the benchmarks set in the Citizen's Charter	The citizens are provided resolutions and services as per citizen charter.			
4.6	Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]	(i) Details of applications received and disposed	s.no	FY	Application received	Application Disposed
			1.	2023-24	125	125
		(ii) Details of appeals received and orders issued	s.no	FY	Appeals received	Appeals Disposed (including pending in previous financial year)
			1.	2023-24	12	12
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]	Details of questions asked and replies given	No such question asked.			

## 5. Information as may be prescribed

S. No.	Item	Details of disclosure	Remarks
5.1	Such other information as may be prescribed [F. No. 1/2/2016- IR dt. 17.8.2016, F No. 1/6/2011- IR dt. 15.4.2013]	Name & details of Current CPIOs & FAAs	Details of CPIOs & FAA are available in at <a href="https://www.apgb.in/images/RTI%20CPIO%20Details_08.05.2024.pdf">https://www.apgb.in/images/RTI%20CPIO%20Details_08.05.2024.pdf</a>
		Details of third party audit of voluntary disclosure, Dates of audit carried out, Report of the audit carried out	This is the first audit.
		Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD Date of appointment  Name & Designation of the officers	Shri Ranjeet kumar General Manager, Head Office Mariyapuram, Beside Mariyapuram Church, Kadapa-516 003. Phone No: 08562-244018 Fax: 0522-2392986
		Consultancy committee of key stake holders for advice on suo-motu disclosure Dates from which constituted  Name & Designation of the officers	Consultancy committee of key stake holders for advice on suo-motu disclosure under RTI act (w.e.f 22.07.2024)  1.General Manager-Credit Dept(FAA).: Head of the committee  2.General Manager-Compliance: Member  3. CPIO: Chief Manager-Credit Dept-Convenor

		<p>4.Regional Manager(SC/ST PIO):Member</p> <p>5.Women Officer-Head Office: Member</p> <p>6.Law officer-Head Office: Member</p>
Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI	Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI (w.e.f 22.07.2024)	
Dates from which constituted		1.General Manager-Credit Dept(FAA).: Head of the committee
Name & Designation of the Officers		2. Regional Manager-PIO(KDP/RJP/KNL/NDL):Member
		3. Regional Manager-PIO(MRK/NLR/OGL/ATP/KDR):Member
		4.Senior Officer-Head Office:Personnel Dept:Member
		5.Senior Manager-Head office:Credit Dept.(Convenor)
		6.Law officer-Head Office:Member

## **6. Information Disclosed on own Initiative**

S. No.	Item	Details of disclosure	Remarks
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6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information		Please refer point no 3.5
6.2	Guidelines for Indian Government Websites (GIGW) is followed (released in February 2009 and included in the Central Secretariat Manual of Office Procedures (CSMOP) by Department of Administrative Reforms and Public Grievances, Ministry of Personnel, Public Grievance and Pensions, Govt. Of India)	Whether STQC certification obtained and its validity.  Does the website show the certificate on the Website?	Not Applicable